DOCUMENT RESUME

ED 331 678 RC 018 143

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| AUTHOR | Biere, Arlo |
| TITLE | Farm Family Adaptations to Severe Economic Distress: Kansas. Results of the 1989 Regional Farm Survey. |
| SPONS AGENCY | North Central Regional Center for Rural Development, Ames, Iowa. |
| REPORT NO | NCRCRD-RRD-154-4 |
| PUB DATE | Aug 90 |
| NOTE | 28p.; For related reports, see RC 018 075, RC 018 078, and RC 018 136-145. Each report in this series contains a section on "Information and Training Needs." Part of regional research project NC-184. |
| AVAILABLE FROM | North Central Regional Center for Rural Development, 317D East Hall, Iowa State University, Ames, IA 50011 ($3.00). |
| PUB TYPE | Reports - Research/Technical (143) -- Statistical Data (110) |
| EDRS PRICE | MF01 Plus Postage. PC Not Available from EDRS. |
| DESCRIPTORS | Attitudes; Community Services; Coping; *Economic Change; Economic Impact; Economic Status; Educational Needs; Family Income; *Farmers; *Financial Problems; Information Needs; *Quality of Life; Rural Farm Residents; Spouses; State Surveys; Stress Variables; Tables (Data) |
| IDENTIFIERS | *Farm Crisis; Farm Women; *Kansas |

ABSTRACT

During the farm crisis of the 1980s, many midwestern farm families suffered financial distress, but by 1989 an uneven financial recovery was under way. This report summarizes data collected from 342 Kansas farm operators (a 34% response rate) and 313 spouses (a 31% response rate) as part of a large survey conducted in 12 North Central states. The purpose of the survey was to identify farm families' adaptation pattern, information and educational needs, and opinions on rural development. Farm operators had an average age of 54.5 years. About 38% of operators and 45% of spouses had some postsecondary education. In 1988, 5% of respondents had negative net family income, while 55% had family incomes under $30,000. Most farms were larger than 500 acres. Most respondents believed that, over the last 5 years, local services, facilities, and quality of life factors had improved or stayed about the same; about 32% and 28%, respectively, saw improvements in adult education opportunities and quality of schools. About 55% believed that financial conditions for farmers had gotten worse, and 41% thought that conditions would continue to deteriorate. Most farmers responded to hard times by postponing major purchases, using savings for living expenses, or changing transportation patterns; 28% decreased savings for their children's education. About a third of farmers and 41% of spouses worked off the farm; 10% had participated in vocational education or retraining, but most thought it was unhelpful. Highly rated information and training needs were concerned with marketing skills, using new technologies, and reducing costs through low-input farming. Spouses were highly involved in farm operations and decisionmaking, and experienced considerable farm-related stress. This report contains 19 data tables. (SV)

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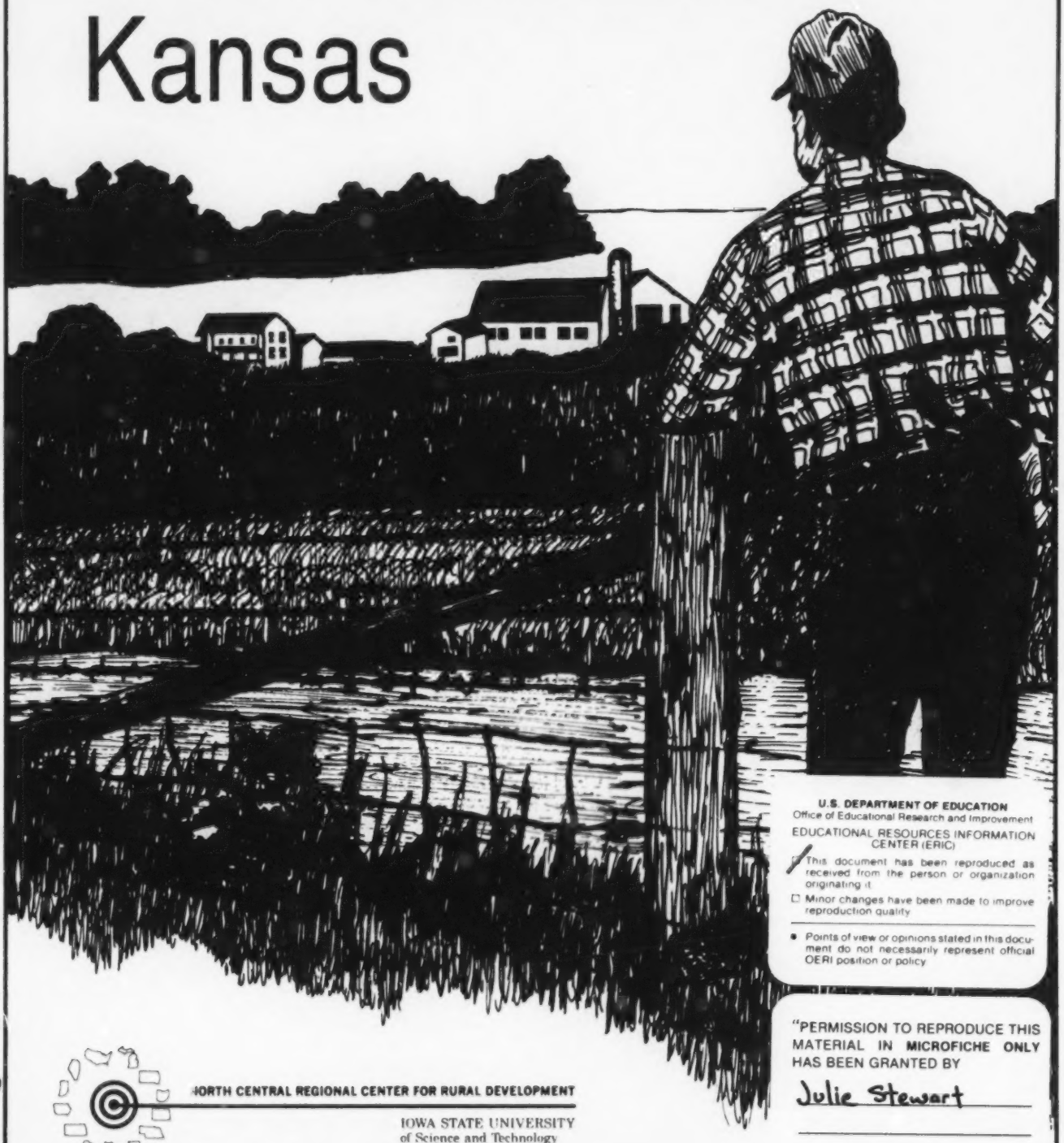
# Farm Family Adaptations to Severe Economic Distress:

# Kansas



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IOWA STATE UNIVERSITY
of Science and Technology
216 East Hall
Ames, Iowa 50011

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# Farm Family Adaptations to Severe Economic Distress: Kansas

## Results of the 1989 Regional Farm Survey

**Arlo Biere**

**August 1990**

**RRD 154-4**

# Preface

The 1980s brought much change to rural America. Profound changes occurred in farming. As new technology was adopted, farm numbers continued to decline and many farm families found themselves struggling against low commodity prices. In addition, financial distress gripped many farm families. As interest rates soared, farm assets declined and farm incomes plummeted. The farm crisis during the 1980s was undoubtedly one of the darkest moments in the history of the Midwest.

However, as the 1980s drew to a close, many farm families' financial positions improved and much of rural America experienced a recovery. As a result of the differential impact of the farm crisis and the uneven financial recovery, this study of farm families was undertaken as a way to assess the socioeconomic status of farm families in the Midwest.

Financial support for the project was provided by the North Central Regional Center for Rural Development as part of the regional research project NC-184. Cooperating in the study were the land-grant universities and the Agricultural Statistics Services in each of the North Central states. The data collection was conducted through a cooperative agreement between Iowa State University and the Iowa Department of Agriculture and Land Stewardship, Agricultural Statistics Service. The primary objective of the study was to assess the socioeconomic conditions of farm families in the region and provide an overview of needed research and extension activities to assist farm families.

The authors wish to acknowledge the valuable technical assistance provided by Julie Stewart and Kristi Hetland of the North Central Regional Center for Rural Development. Jacqueline Fellows, department of sociology, Iowa State University, provided much assistance in the data management and analysis.

# Results of the 1989 Regional Farm Survey: Kansas

**Arlo Biere**

This report summarizes data collected from a sample of Kansas farm families as part of a larger study conducted in the 12 North Central states of Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, Ohio, North Dakota, South Dakota and Wisconsin. The Kansas survey was conducted through the cooperation of Kansas State University and Kansas Agricultural Statistics Service, with funding from the North Central Regional Center for Rural Development.

The purposes of the survey were to:

- Identify what adjustments farm families made during the 1980s in response to the farm crisis.
- Identify information and educational needs of farm families.
- Assess farm families' opinions about several important agricultural and rural development issues.

## Methodology

In February 1989, a statewide random sample of 1,000 farm households was drawn by Kansas Agricultural Statistics. Each household in the sample was sent a packet of two questionnaires--one to be completed by the operator, the other by the spouse. Although the subject matter of the operator's questionnaire differed from that of the spouse's, some questions were on both.

The response rates were 34.2 percent for operators and 31.3 percent for spouses. Of the total, 281, or 28.1 percent, were matched questionnaires for both the spouse and the operator. Kansas Agricultural Statistics did a follow-up telephone survey of non-respondents. Some responses to the follow-up are shown in appendixes A and B, but no analysis of the follow-up is given.

## Results

Tables 1 and 2 present pertinent characteristics of the mail respondents and where possible compares them with the 1987 Census of Agriculture. Comparison with the census is useful because it is a complete enumeration of all farms and, as such, is a good description of Kansas farms.

The average age of those responding was 54.5 years for operators and 52.4 years for spouses (Table 1). For both operators and spouses, the mode or peak of the age distribution was the interval 60-64 years.

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Arlo Biere is a professor in the department of agricultural economics, Kansas State University.

The average age of the Kansas farm population in 1987, according to the Census of Agriculture, was 52 years or 2.5 years younger than the operators in the sample. While some increase in the average age of the farm population in two years was possible, it appears that the sample of respondents slightly over-represented 60- to 64-year-olds and slightly under-represented younger age groups. Overall, however, the age distribution of the respondents was similar to the age distribution from the 1987 census.

More than 90 percent of the operators and spouses had completed more than eight years of education. About one-half had completed their educations with high school, about one-third had completed some post-secondary education, and 5 percent had completed more than four years of college.

The 1988 net family income of respondents was quite diverse. Slightly more than 5 percent experienced a loss while about the same number had a net family income of more than $70,000. However, net income was skewed towards the lower end of the range: 60 percent had a net family income of less than $30,000 and nearly 70 percent had a family income of between $10,000 and $50,000. The modal interval was $20,000 to $29,999, with 19.1 percent in that interval.

Farm size is measured both in acres of land and gross sales (Table 2). More than one-third of the respondents farmed more than 1,000 acres and nearly one-half farmed between 180 and 999 acres. Farms were larger than those reported in the Census. The major differences were in the percentage who farm more than 1,000 acres (higher for respondents) and in the percentage who farm less than 180 acres (lower for respondents).

Compared with the 1987 Census of Agriculture for Kansas, the smallest gross sales class (under $10,000) was under-represented and the classes for which gross sales range from $40,000 to $250,000 were over-represented by the respondents. Because the largest land class size was over-represented, one would expect the largest gross income classes to also be over-represented, but that was not the case.

**Community and Economic Conditions**

Operators were asked to evaluate changes in their communities in the last five years. Both operators and spouses were asked to evaluate changes in the quality of life during the same period. The results indicate that local public services had improved, but the local economy had not. Family finances and the quality of life of farm families, for the most part, had improved. Satisfaction with farming had improved--more so among operators than among spouses--but not as much as family finances and the quality of life. Both operators and spouses expected the economic condition of farmers would become worse, but most expected to still be farming in five years. Respondents noted that job opportunities in their communities had become worse.

Operator responses to questions about community conditions are shown in Table 3. Public services, such as adult education, public safety, child care facilities and schools, had improved in the last five years rather than deteriorated, as perceived by the majority of respondents. Regarding the financial condition of agribusinesses, lenders and farms, more respondents said

it had become worse than said it had improved. Local shopping, entertainment and recreational opportunities had deteriorated some, also. Opinion was nearly even on the question of whether or not banking services had changed and was slightly negative concerning the change in health care services. Operator responses were nearly even concerning the change in the financial condition of their own farm: about one-fourth said it had improved, another one-fourth said it had gotten worse, and nearly one-half said it had not changed.

**Quality of Life**

Spouses and operators were asked to evaluate changes in quality of life (Table 4). More than 40 percent of the operators and spouses said that family finances had improved, but nearly 30 percent said they had declined. Compared with family finances, quality of life had changed less. Slightly fewer said that it had become better, but an even smaller number said it had become worse. Slightly more than one-half of the operators said that their satisfaction with farming had increased, but the spouses said it had become worse. It should be noted that a sizable portion--nearly one-fourth of both the operators and spouses--said that it had become worse.

Respondents were not optimistic about the economic condition of farmers in the next five years. Forty-one percent of the operators and 50 percent of the spouses expected conditions to worsen. Only 27 percent of the operators and 19 percent of the spouses expected it to improve. It is surprising, considering these responses, that only about one-fifth said they might leave farming in the next five years. More--28 percent of the operators and 22 percent of the spouses--said their chances of continuing to farm had improved.

One explanation might come from responses to the question about their financial condition relative to other farmers in the area: 38 percent of the operators and 30 percent of the spouses said it had improved, while only 13 percent of the spouses and operators said it had become worse. Either the sample does not adequately represent those whose condition had become worse or respondents were under-estimating the financial condition of their neighbors. Also, so few may consider leaving farming because the outlook for job opportunities in their communities had become worse.

During this period there was little change in the sense of community. More respondents said neighboring and helping neighbors had declined than said it had improved. On the other hand, more said "better" than said "worse" when asked about the things they held in common with people in their community.

One might expect responses to the question concerning the likelihood of continuing to farm for at least the next five years to be similar to the responses concerning satisfaction. The major difference is that there was a higher proportion of respondents who felt they would remain in farming for at least five years, than respondents who expressed satisfaction with farming.

**Farm Family Adjustments**

Operators were asked about adjustments made by their families in the past five years because of financial need (Table 5). Most frequently mentioned was to delay major household purchases

(59 percent). Other frequently listed adjustments were using savings to meet living expenses, changing transportation to save money, cutting back on contributions, spouse taking an off-farm job, and reducing household utility use. The least frequently mentioned were postponing children's education, borrowing from relatives and falling behind in paying bills.

Of the 40 percent of farm spouses who took off-farm employment, more than one-half were working full time (Table 6). The remainder had part-time jobs that ranged from nearly full time to less than 10 hours per week. Of the 32 percent of farm operators who took off-farm employment, 63 percent were working full time (40 hours per week or more).

During the five-year period from 1984 through 1988, one-third of the operators increased total acres operated: 25 percent increased the number of acres owned and 22 percent increased the acres of land rented (Table 7). Yet, only 15 percent of the operators worked more hours and only 18 percent used more family labor. That indicates that many farmers who expanded operations reduced operator labor per acre of land farmed. On the other hand, 22.5 percent decreased the number of acres operated and 25 percent decreased the number of hours worked on the farm. Twelve percent decreased the amount of family labor used on the farm. Nearly one-half of the farms had not changed in size and more than one-half had not changed the amount of family or operator labor used.

**Risk Reduction Behavior**

Farmers made adjustments in their farm operations to reduce risk and to improve economic efficiency (Table 8). The most common adjustments were to pay closer attention to marketing, to postpone major farm purchases, to work down long-term debt, to pay greater attention to financial records, to decrease short-term debt, to reduce expenditures for hired labor, to share labor and machinery with neighbors, and to diversify the farm by raising livestock. Nearly one-third of the respondents bought crop insurance. Fewer farmers adjusted by renting more or less land, by adding new crops, by reducing machinery inventory, or by buying additional land. Very few used futures markets to hedge prices. Fewer still started new businesses, sought training in a vocational program, sold some land, quit farming, or turned some land back to lenders.

**Participation in Government Programs**

The two government programs that had the highest participation rates were the commodity programs and the conservation program (Table 9). Nearly 80 percent participated in commodity programs and about 40 percent in the Conservation Reserve Program. Very few farmers participated in food stamps, fuel assistance, unemployment benefits and income assistance. About 8 percent took advantage of the Job Partnership Training Act or other off-farm job search assistance, but most said these were of no help. Nearly 10 percent took some vocational training and nearly one-half of those said it was of some help.

**Information and Training Needs**

Farmers reported that the kinds of information and training they needed the most over the next five years, were on reducing production costs through low-input farming methods,

improving marketing skills, and using new technology as it became available (Table 10). All these were directed toward improving efficiency. It appears that farmers believed improving what they were presently doing was their best comparative advantage in seeking to improve their efficiency. Less than 50 percent were interested in additional diversification. About one-fourth saw a need for on-farm processing of farm products. Other needs that were given consideration were the use of appropriate conservation technology, the use of new machines and chemical inputs, and improved bookkeeping and financial systems.

**Spouses' Involvement in Farm Operation**

Only three of the respondent spouses were male. The activities of the spouse on the farm were fairly traditional for a farm wife (Table 11). They most frequently were involved in bookkeeping, and caring for the vegetable garden and animals for family consumption. Sometimes they were involved in field work, caring for farm animals and running errands. They were frequently employed off the farm. They was little involvement in the purchase of major farm equipment and supplies, the marketing of farm products, and in supervising farm work.

Spouses indicated that over the last five years there was a decrease in the time spent doing field work and caring for farm animals and vegetable gardens. Their bookkeeping and record maintenance had increased. The time spent at an off-farm job had not changed significantly.

**Family Decision-Making Behavior**

The percentage of spouses involved in decision making on the farm was highest for major appliance purchases and for decisions concerning farm size. Spouse involvement declined as the decisions became more day-to-day (Table 12). About one-fourth of the spouses said they were involved in the decision to try a new agricultural practice, while almost two-thirds said they were involved in the decision to buy or sell land. In both cases, one-fifth said the question had never come up.

**Pressures Experienced by Spouses**

Farm spouses were asked to assess the frequency they experienced pressure or stress due to various events or factors (Table 13). The most prominent one was the pressure associated with the lack of control over weather and commodity prices. For nearly one-third of the spouses this was a daily pressure and for one-half it had occurred periodically. No other pressures seem to have had quite the impact on a daily basis as the lack of control over weather and prices.

The next most frequently mentioned pressure was that of balancing work and family responsibilities. Approximately one-half of the spouses indicated at least an occasional conflict with their spouse and a slightly lower percentage had conflicts with children. Less frequently noted was the feeling of lack of support from the spouse in terms of carrying on the farm and family activities. There was a significant worry about debt and the need for help. There was also a concern about adjusting to new government programs.

## Coping Strategies Used by Farm Spouses

Farm spouses' responses to how they coped with their pressures indicate a reliance on a limited number of strategies (Table 14). A strong reliance was on church activities. There was very little use of family and mental health counseling or of talking to someone who could do something concrete about the problem. They avoided asking for help from others in dealing directly with problems.

Other coping strategies used were to tell themselves that success in farming was not the only important thing in life and to remind themselves that for everything bad about farming, there was also something good. There was also a tendency to put up with things as long as a living could be made from farming. Some used the defensive mechanism of making note of people who were having more difficulty than they were. Some spouses became more involved in off-farm activities as a way of coping.

## Participation in Farm and Local Organizations

About one-half of the farmers were involved in one or more farm organizations and slightly fewer of the spouses were also involved in a farm organization (Table 15). Very few of the farmers or spouses were involved in women's branches of farm organizations such as the Farm Bureau Women--99 percent of the spouse respondents were women. There was little participation by the operator or spouse in commodity producer associations such as the American Dairy Association or the National Wheat Producers Association. Because the survey instrument was not specific to Kansas, it did not list organizations such as the Kansas Livestock Association, which could have biased downward this percentage. There was also little activity in women's farm organizations.

There was operator involvement (about 37 percent) in local governing boards such as school boards and town councils. The involvement of spouses was much less, however. Twenty percent of the farmers were members of a marketing cooperative and 45 percent were members of a farm supply cooperative. A smaller percentage of the spouses were members of these organizations.

## Summary

The situation facing rural America is difficult, but some adjustments are being made. At the time of this survey (February 1989), the financial situation of those farmers still in business had generally improved during the past five years. The reactions to the crisis were to adjust family life and the farming operation to economic realities. In both areas there was a tighter control on expenditures. In addition, more attention was paid to marketing decisions and more operators and spouses were also employed off the farm.

The impact on the farmer's rural community and the services offered was severe. The negative impacts were related to the economic stress on farming in the 1980s and the impacts of economics of scale on the location of economic activity.

The role of the spouse changed little except for more off-farm employment. The sources of much stress were the lack of control over weather and prices, the adjustment to new government policies, and the problems of balancing work and family responsibilities. Most frequently, the spouse attempted to deal with stress by increasing involvement in church activities. Very little use was made of counseling or seeking the help of others to deal with stress. A common strategy was to consider the positive aspects of farming and to notice people having more difficulties than themselves. Nearly one-half made a plan of action and followed it at least sometimes.

The total picture was one of coping with a difficult situation where farming and rural communities were both facing economic pressures. The tendency was to stay with the situation rather than to leave, but the majority stated they would not recommend farming to their children or another relative.

**Table 1. Comparison of respondents' personal characteristics to personal characteristics of total farm population in Kansas**

| Personal characteristics | Sample of operators | Sample of spouses | Farm population[a] |
|---|---|---|---|
| Average age, years | 54.5 | 52.4 | 52.0 |
| | Percent | | |
| Under 25 | 0.3 | 1.0 | 2.5 |
| 25-34 | 9.2 | 11.1 | 13.9 |
| 35-44 | 16.6 | 17.0 | 18.2 |
| 45-49 | 9.2 | 11.4 | 8.6 |
| 50-54 | 10.7 | 11.1 | 9.9 |
| 55-59 | 11.9 | 12.7 | 11.0 |
| 60-64 | 17.5 | 16.7 | 12.3 |
| 65-69 | 12.2 | 10.5 | 9.6 |
| 70 + | 12.5 | 8.5 | 14.0 |
| Average years of education | 12.7 | 12.9 | N/A |
| | Percent | | |
| 1-8 | 9.0 | 6.0 | N/A |
| 9-12 | 53.4 | 48.8 | N/A |
| 13-16 | 32.2 | 40.9 | N/A |
| 17 + | 5.4 | 4.3 | N/A |
| Net family income | Percent | | |
| Loss | 5.4 | | N/A |
| $1-$9,999 | 12.1 | | N/A |
| $10,000-$19,999 | 23.5 | | N/A |
| $20,000-$29,999 | 19.1 | | N/A |
| $30,000-$39,999 | 15.3 | | N/A |
| $40,000-$49,999 | 11.8 | | N/A |
| $50,000-$59,999 | 4.5 | | N/A |
| $60,000-$69,999 | 3.2 | | N/A |
| Over $70,000 | 5.1 | | N/A |

[a] Kansas 1987 Census of Agriculture

**Table 2. Comparison of respondents' farm characteristics to farm characteristics of total farm population in Kansas**

| Farm characteristics | Sample of operators | Kansas farm operators population[a] |
|---|---|---|
| Average farm size, acres | Percent | |
| 1 to 9 | 0.0 | 5.4 |
| 10 to 49 | 2.2 | 9.1 |
| 50 to 179 | 16.1 | 22.6 |
| 180 to 499 | 22.9 | 24.3 |
| 500 to 999 | 24.5 | 17.6 |
| 1,000 + | 34.4 | 21.0 |
| Gross farm sales | Percent | |
| Less than $10,000 | 19.3 | 37.7 |
| $10,000 to $39,999 | 27.2 | 30.9 |
| $40,000 to $99,999 | 28.8 | 17.7 |
| $100,000 to $249,999 | 20.9 | 9.7 |
| $250,000 to $499,999 | 1.9 | 2.6 |
| $500,000 or more | 1.9 | 1.4 |

[a] Kansas 1987 Census of Agriculture

**Table 3. Farm operators' opinions on changes in local services, facilities and economic conditions**

| Category | Improved | Remained the same | Gotten worse | Uncertain | Not available | Number of respondents |
|---|---|---|---|---|---|---|
| | | | Percent | | | |
| Adult education opportunities | 31.9 | 54.0 | 3.0 | 8.4 | 2.7 | 335 |
| Shopping facilities | 28.8 | 33.5 | 34.4 | 1.5 | 1.8 | 337 |
| Quality of schools | 27.6 | 47.5 | 16.9 | 6.5 | 1.5 | 337 |
| Farm's financial condition | 26.9 | 44.7 | 27.2 | 1.2 | 0.0 | 338 |
| Police and fire protection | 23.9 | 65.4 | 6.5 | 3.0 | 1.2 | 335 |
| Health care services | 21.6 | 50.9 | 23.7 | 3.5 | 0.3 | 338 |
| Banking services | 19.4 | 58.6 | 20.5 | 1.5 | 0.0 | 336 |
| Child care facilities | 17.7 | 46.6 | 10.5 | 18.9 | 6.3 | 333 |
| Current financial condition of farmers | 17.0 | 23.5 | 54.8 | 4.7 | 0.0 | 336 |
| Current financial condition of area lenders | 15.0 | 44.6 | 30.5 | 8.4 | 1.5 | 334 |
| Opportunities for entertainment and recreation | 15.0 | 56.2 | 21.6 | 3.6 | 3.6 | 338 |
| Current financial condition of area agribusiness firms | 11.6 | 25.4 | 55.9 | 6.5 | 0.6 | 338 |
| Job opportunities | 10.1 | 35.6 | 46.9 | 5.9 | 1.5 | 337 |

Note: Responses to the last category "not available" appear to be ambiguous. The intent in the design was to offer that category for when the service is not available. With universal public education, none should mark that category for "quality of schools," but that was not the case.

**Table 4. Farm operator and spouse opinions on quality of life in their communities**

| Opinions | Become better | | Remained the same | | Become worse | |
|---|---|---|---|---|---|---|
| | Op | Sp | Op | Sp | Op | Sp |
| | Percent | | | | | |
| Your family finances in past 5 years | 40.9 | 45.0 | 31.3 | 25.4 | 27.8 | 29.6 |
| Quality of life for your family in past 5 years | 37.5 | 40.0 | 44.6 | 43.0 | 17.9 | 17.0 |
| Overall economic condition of farmers in next 5 years | 26.9 | 19.2 | 32.2 | 30.8 | 40.8 | 50.0 |
| Likelihood you will continue to farm for at least the next 5 years | 28.1 | 22.3 | 52.1 | 58.7 | 19.8 | 19.0 |
| Your financial situation compared to farmers in your area | 38.5 | 30.1 | 48.5 | 56.9 | 13.0 | 13.0 |
| Your satisfaction with farming | 27.3 | 18.7 | 49.3 | 55.7 | 23.4 | 25.6 |
| "Neighboring" over the past 5 years | 15.4 | 12.4 | 54.7 | 62.2 | 29.9 | 25.4 |
| Neighbors helping each other over the past 5 years | 14.4 | 13.7 | 56.5 | 64.5 | 29.1 | 21.8 |
| Things you have in common with people in your community | 16.7 | 10.0 | 73.1 | 76.7 | 10.2 | 13.3 |

Op = Operator (N=335-342)
Sp = Spouse (N=292-309)

**Table 5. Farm family adjustments reported by operator as made in 1985-1989 because of financial need**

| Adjustments | Yes | No | Number of respondents |
|---|---|---|---|
| | Percent | | |
| Postponed major household purchase(s) | 58.5 | 41.5 | 337 |
| Used savings to meet living expenses | 46.3 | 53.7 | 339 |
| Changed transportation patterns to save money | 45.7 | 54.3 | 339 |
| Cut back on charitable contributions | 41.3 | 58.7 | 341 |
| Spouse took off-farm employment | 40.9 | 59.1 | 335 |
| Reduced household utility use, such as electricity, telephone | 40.0 | 60.0 | 340 |
| Changed food shopping or eating habits to save money | 38.1 | 61.9 | 339 |
| Took off-farm employment | 32.8 | 67.2 | 338 |
| Postponed medical or dental care to save money | 29.1 | 70.9 | 340 |
| Decreased money saved for children's education | 27.9 | 72.1 | 315 |
| Sold possessions or cashed in insurance | 24.6 | 75.4 | 338 |
| Purchased more items on credit | 23.0 | 77.0 | 339 |
| Canceled or reduced medical insurance coverage | 17.1 | 82.9 | 340 |
| Let life insurance lapse | 14.9 | 85.1 | 335 |
| Fell behind in paying bills | 13.8 | 86.2 | 340 |
| Borrowed money from relatives or friends | 12.1 | 87.9 | 340 |
| Postponed children's education | 5.3 | 94.7 | 319 |

**Table 6. Off-farm employment of operator and spouse in 1988**

| Hours per week | Operator | | Spouse | |
|---|---|---|---|---|
| | Number | Percent | Number | Percent |
| 1-9 | 11 | 8.8 | 17 | 11.6 |
| 10-19 | 10 | 8.0 | 11 | 7.5 |
| 20-29 | 15 | 12.0 | 13 | 8.8 |
| 30-39 | 10 | 8.0 | 24 | 16.3 |
| 40 + | 79 | 63.2 | 82 | 55.8 |
| Average hours per week | 33.9 | | 31.8 | |
| Number of respondents | 125 | | 147 | |

**Table 7. Changes in farm operation reported by farm operator--1984 and 1988**

| Changes | Increased | No change | Decreased |
|---|---|---|---|
| | | Percent | |
| Acres owned | 25.1 | 68.2 | 6.7 |
| Acres rented | 22.5 | 57.6 | 19.9 |
| Total acres operated | 33.7 | 43.8 | 22.5 |
| Operator hours worked on farm | 15.8 | 57.8 | 26.4 |
| Percent family labor on farm | 18.4 | 69.0 | 12.6 |

**Table 8. Farm operators' report of risk reduction behaviors for 1984-1988 and behaviors planned for 1989-1993**

| Adjustments | Changes made 1984-1988 | | Changes planned 1989-1993 | | |
|---|---|---|---|---|---|
| | Yes | Number of respondents | Yes | Maybe | Number of respondents |
| | Percent | | Percent | | |
| Paid closer attention to marketing | 82.0 | 328 | 66.0 | 9.1 | 309 |
| Postponed major farm purchase | 72.1 | 333 | 39.9 | 23.4 | 308 |
| Reduced long-term debt | 67.1 | 313 | 48.5 | 12.6 | 293 |
| Kept more complete financial records | 59.3 | 334 | 51.6 | 6.8 | 308 |
| Reduced short-term debt | 56.6 | 311 | 50.5 | 10.6 | 293 |
| Reduced expenditures for hired help | 44.7 | 331 | 27.4 | 9.4 | 307 |
| Shared labor or machinery with neighbors | 44.6 | 332 | 32.0 | 13.0 | 309 |
| Diversified farm by raising livestock | 41.4 | 333 | 25.1 | 16.0 | 307 |
| Bought crop insurance | 34.1 | 331 | 26.3 | 12.7 | 308 |
| Sought off-farm employment | 30.0 | 330 | 24.0 | 14.0 | 308 |
| Rented more acres | 27.2 | 327 | 21.7 | 15.5 | 304 |
| Diversified farm by adding new crops | 26.3 | 334 | 14.7 | 38.3 | 313 |
| Rented fewer acres | 25.3 | 328 | 18.0 | 7.9 | 305 |
| Reduced machinery inventory | 24.5 | 331 | 20.8 | 7.8 | 307 |
| Bought additional land | 17.7 | 334 | 17.1 | 16.5 | 310 |
| Changed from cash rent to crop share | 14.2 | 324 | 11.9 | 4.6 | 303 |
| Used futures markets to hedge prices | 13.1 | 329 | 11.7 | 16.9 | 308 |
| Retired from farming | 10.3 | 330 | 13.4 | 17.3 | 306 |
| Started a new business (not farming) | 10.0 | 331 | 8.0 | 10.6 | 311 |
| Sold some land | 7.8 | 334 | 4.5 | 12.3 | 309 |
| Sought training for new vocation | 6.3 | 331 | 8.1 | 7.1 | 309 |
| Quit farming | 5.3 | 322 | 9.1 | 21.1 | 308 |
| Transferred land back to lender | 5.1 | 331 | 2.3 | 3.6 | 307 |

**Table 9. Farm operators' report of participation in government programs and their opinions on how helpful the programs were**

| Programs and laws | Participated | | | Did not participate | | | | Number of respondents |
|---|---|---|---|---|---|---|---|---|
| | No help | Some help | A lot of help | Not needed | Did not qualify | Not available | Did not know about | |
| | Percent | | | Percent | | | | |
| Federal government commodity programs (Feed Grain, Dairy Support) | 3.5 | 47.3 | 26.4 | 13.8 | 7.1 | 0.6 | 1.3 | 311 |
| Conservation Reserve Program (CRP) | 5.6 | 21.2 | 12.1 | 37.9 | 20.6 | 0.6 | 2.0 | 306 |
| 1988 Drought Assistance Act | 9.7 | 18.8 | 6.4 | 45.0 | 17.8 | 1.0 | 1.3 | 298 |
| Federal All-Risk Crop Insurance | 13.6 | 16.9 | 5.4 | 56.4 | 4.4 | 0.3 | 3.0 | 296 |
| Loans from FmHA | 8.9 | 3.8 | 5.1 | 66.8 | 13.0 | 1.4 | 1.0 | 292 |
| Financial analysis or counseling by extension service | 6.0 | 5.4 | 2.7 | 74.6 | 4.0 | 0.3 | 7.0 | 299 |
| Vocational retraining/ education program for self or family member | 5.4 | 3.7 | 0.7 | 76.4 | 3.7 | 2.7 | 7.4 | 297 |
| Chapter 11 bankruptcy (debt reorganization) | 5.8 | 0.7 | 0.7 | 87.4 | 4.4 | 0.0 | 1.0 | 293 |
| Fuel assistance | 6.7 | 1.0 | 0.3 | 77.1 | 7.8 | 1.0 | 6.1 | 297 |
| Chapter 12 (debt restructuring for farmers) | 5.5 | 0.3 | 0.3 | 88.1 | 4.1 | 0.3 | 1.4 | 292 |
| Income assistance (AFDC, SSI) | 6.1 | 0.7 | 0.3 | 77.4 | 8.8 | 1.0 | 5.7 | 297 |
| Job Partnership Training Act or other off-farm job search assistance program | 6.7 | 0.7 | 0.3 | 79.5 | 3.4 | 2.4 | 7.0 | 298 |
| Unemployment benefits | 6.4 | 2.0 | 0.3 | 78.2 | 9.4 | 1.4 | 2.3 | 298 |
| Farmer/lender mediation service | 8.4 | 0.3 | 0.3 | 76.4 | 3.5 | 1.4 | 9.7 | 288 |
| Food stamps | 6.4 | 0.0 | 0.0 | 81.8 | 9.5 | 0.3 | 2.0 | 296 |
| Mental health counseling for yourself or family member | 6.7 | 1.7 | 0.0 | 85.2 | 2.0 | 1.3 | 3.0 | 298 |

**Table 10. Farmers' opinions on their information and training needs to continue farming in the next five years**

| Category | Need | | | | | Number of respondents |
|---|---|---|---|---|---|---|
| | None | Low | Moderate | High | Very high | |
| | Percent | | | | | |
| Available government assistance | 28.5 | 17.6 | 30.0 | 15.8 | 8.1 | 323 |
| Reducing production costs through low-input farming methods | 15.2 | 17.1 | 40.3 | 19.5 | 7.9 | 328 |
| Marketing skills | 20.2 | 14.1 | 42.2 | 15.9 | 7.6 | 327 |
| Using new technologies as they become available | 13.5 | 15.3 | 48.8 | 17.2 | 5.2 | 326 |
| Bookkeeping and financial systems | 32.8 | 17.8 | 33.1 | 12.3 | 4.0 | 326 |
| Diversifying farm operation by adopting new crops and livestock | 35.9 | 18.4 | 31.6 | 10.7 | 3.4 | 326 |
| Using appropriate conservation techniques | 21.2 | 19.3 | 39.2 | 16.9 | 3.4 | 326 |
| Using new machines and chemical inputs to increase production | 21.9 | 18.2 | 41.3 | 15.2 | 3.4 | 329 |
| Processing farm products on farm before selling | 47.9 | 25.9 | 14.9 | 8.2 | 3.1 | 328 |

**Table 11. Farm spouses' report on types of farm duties and changes in the amount of time spent on these duties**

| Duties | Perform these duties | | | | | Time spent on these duties | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Always | Sometimes | Never | Not done | Number of respondents | Increased | Stayed the same | Decreased | Number of respondents |
| | Percent | | | | | Percent | | | |
| Household tasks and/or child care | 93.2 | 4.8 | 1.0 | 1.0 | 310 | 15.1 | 68.3 | 16.6 | 284 |
| Bookkeeping and maintained records | 52.0 | 29.7 | 15.0 | 3.3 | 306 | 24.5 | 68.2 | 7.3 | 286 |
| Took care of a vegetable garden or animals for family consumption | 50.6 | 37.1 | 8.1 | 4.2 | 310 | 13.4 | 66.1 | 20.5 | 283 |
| Worked at an off-farm job | 39.9 | 26.6 | 25.7 | 7.8 | 308 | 21.1 | 59.6 | 19.3 | 280 |
| Ran farm errands | 28.7 | 66.1 | 3.9 | 1.3 | 307 | 16.7 | 68.7 | 14.6 | 287 |
| Milked or cared for farm animals | 15.5 | 48.8 | 22.2 | 13.5 | 297 | 11.0 | 61.0 | 28.0 | 282 |
| Field work | 6.3 | 55.0 | 30.8 | 7.9 | 302 | 11.1 | 57.6 | 31.3 | 288 |
| Purchased major farm supplies and equipment | 4.0 | 24.2 | 61.5 | 10.3 | 301 | 4.2 | 85.6 | 10.2 | 285 |
| Supervised the farm work of others | 2.3 | 36.0 | 50.7 | 11.0 | 300 | 3.2 | 84.3 | 12.5 | 280 |
| Marketed farm products through wholesale buyers or directly to consumers | 2.0 | 16.8 | 61.3 | 19.9 | 297 | 2.9 | 85.2 | 11.9 | 278 |

**Table 12. Farm spouses' opinions on family decision-making behavior**

| Decisions | Usually me | My husband or someone else | My husband and I or someone else | Decision has never come up | Number of respondents |
|---|---|---|---|---|---|
| | | | Percent | | |
| Buy major household appliances | 14.0 | 6.9 | 77.5 | 1.6 | 307 |
| Buy or sell land | 0.0 | 15.9 | 62.2 | 21.9 | 302 |
| Rent more or less land | 0.0 | 29.1 | 49.8 | 21.1 | 299 |
| Buy major farm equipment | 0.0 | 46.5 | 47.2 | 6.3 | 303 |
| Determine when to sell agricultural products | 1.6 | 51.5 | 43.3 | 3.6 | 305 |
| Produce a crop or livestock | 0.7 | 47.5 | 37.0 | 14.8 | 297 |
| Try a new agricultural practice | 0.0 | 56.5 | 25.9 | 17.6 | 301 |

**Table 13. Farm spouses' report on frequency of life pressures**

| Pressures | Almost never | Occasionally | Daily | Does not apply | Number of respondents |
|---|---|---|---|---|---|
| | | | Percent | | |
| Lacking control over weather and commodity prices | 11.3 | 49.3 | 30.8 | 8.6 | 302 |
| Problems in balancing work and family responsibilities | 16.6 | 56.0 | 18.5 | 8.9 | 302 |
| Indebtedness and debt-servicing problems | 30.7 | 40.3 | 11.7 | 17.3 | 300 |
| Adjusting to new government policies | 18.6 | 58.9 | 9.6 | 12.9 | 302 |
| Conflict with children | 33.7 | 38.3 | 7.3 | 20.7 | 300 |
| Conflict with spouse | 38.8 | 48.7 | 6.6 | 5.9 | 304 |
| Insufficient support from spouse in farm or family duties | 59.9 | 27.7 | 4.0 | 8.4 | 299 |
| Difficulty with child care arrangements | 19.1 | 14.7 | 1.3 | 64.9 | 299 |
| No farm help or loss of help when needed | 31.2 | 43.3 | 0.3 | 25.2 | 298 |

**Table 14. Coping strategies used by farm spouses**

| Coping strategies | Use a great deal | Use quite a bit | Use somewhat | Never use | Number of respondents |
|---|---|---|---|---|---|
| | | | Percent | | |
| Participate in church activities | 42.8 | 18.3 | 24.8 | 14.1 | 306 |
| Remind myself that for everything bad about farming, there is also something good | 26.4 | 32.0 | 31.7 | 9.9 | 303 |
| Notice people who have more difficulties in life than I do | 22.8 | 36.8 | 34.1 | 6.1 | 302 |
| Tell myself that success in farming is not the only important thing in life | 20.3 | 27.6 | 35.5 | 16.6 | 301 |
| Don't expect to get much income from farming | 19.4 | 14.4 | 37.1 | 29.1 | 299 |
| Become more involved in activities outside the farm | 18.1 | 30.4 | 41.5 | 10.0 | 299 |
| Wish that the situation would go away or somehow be over with | 14.2 | 12.9 | 43.7 | 29.2 | 302 |
| Try to keep my feelings to myself | 13.2 | 21.0 | 50.7 | 15.1 | 304 |
| Go on as if nothing is happening | 11.8 | 25.1 | 39.0 | 25.4 | 295 |
| Seek spiritual support from minister, priest or other | 10.9 | 10.9 | 37.1 | 41.1 | 302 |
| Put up with a lot as long as I make a living from farming | 10.5 | 26.9 | 26.2 | 26.5 | 294 |
| Keep problems secret from others | 9.0 | 16.2 | 44.0 | 30.8 | 302 |
| Seek support from friends and/or relatives | 6.9 | 18.8 | 48.0 | 26.3 | 304 |
| Talk to someone who can do something concrete about the problem | 5.6 | 9.0 | 42.2 | 43.2 | 301 |
| Try to make myself feel better by eating, drinking, smoking, using medication, etc. | 3.6 | 5.9 | 23.3 | 67.2 | 305 |
| Make a plan of action and follow it | 3.6 | 38.7 | 35.7 | 13.8 | 297 |
| Refuse to think about it | 2.7 | 13.7 | 43.3 | 40.3 | 298 |
| Talk to a family counselor or other mental health professional | 1.3 | 1.3 | 4.3 | 93.1 | 301 |

**Table 15. Operator and farm spouse membership in farm and local organizations**

| Organizations/activities | Spouse | | | | Operator | | | |
|---|---|---|---|---|---|---|---|---|
| | Member | Former member | Never member | Number of respondents | Member | Former member | Never member | Number of respondents |
| | Percent | | | | Percent | | | |
| Any organization, such as National Farmers Organizations, Grange, Farm Bureau, National Farmers Union, Young Farmers and Farm Wives | 39.9 | 12.1 | 48.0 | 296 | 51.2 | 15.6 | 33.2 | 289 |
| Any women's branches of general farm organizations, such as Farm Bureau Women | 7.6 | 6.2 | 86.2 | 289 | 2.2 | 2.9 | 94.9 | 272 |
| Any commodity producers' associations, such as the American Dairy Association or National Wheat Producers Association | 5.3 | 4.9 | 89.8 | 283 | 15.0 | 10.6 | 74.4 | 274 |
| Any women's branches of commodity organizations, such as the Cattlewomen or the Wheathearts | 4.8 | 1.7 | 93.5 | 290 | 1.1 | 0.4 | 98.5 | 275 |
| Women's farm organizations, such as Women for Agriculture, American Agri-Women, or Women Involved in Farm Economics | 2.8 | 2.4 | 94.8 | 289 | 0.0 | 0.0 | 100.0 | 272 |
| Farm political action groups, such as a state Family Farm Movement or National Save the Family Farm Coalition | 0.0 | 0.3 | 99.7 | 287 | 0.0 | 2.3 | 97.7 | 260 |
| Local governing board, such as school board or town council | 6.3 | 7.8 | 85.9 | 284 | 15.3 | 22.2 | 62.5 | 275 |
| Marketing cooperative | 11.5 | 2.5 | 86.0 | 286 | 20.6 | 5.6 | 73.8 | 267 |
| Farm supply cooperative | 26.5 | 4.5 | 69.0 | 290 | 45.9 | 6.8 | 47.3 | 281 |

# Appendix A: Follow-up Telephone Responses

**Appendix Table A.1. Comparison of mail and telephone operator responses to questions on use of farm land**

| Use of farm land | Mail response | Telephone response |
|---|---|---|
| Cropland | 596.4 | 662.8 |
| Pasture and hay land | 363.8 | 318.3 |
| Conservation reserve acres | 125.6 | 152.3 |
| Timber land | 50.7 | 51.8 |

**Appendix Table A.2. Comparison of mail and telephone spouse responses to questions on social friendships and economic conditions of farming**

| Question | Mail response | Telephone response |
|---|---|---|
| Number of close friends | 3-5 | 3-5 |
| Overall economic condition of farmers in next five years | Become somewhat worse | Become somewhat worse |
| Recommend farming to children or another relative | No | No |

**Appendix Table A.3. Operator report on changes in debts and assets**

| | Increased | Decreased | Remained the same |
|---|---|---|---|
| Debts | 18.2 | 40.9 | 40.9 |
| Assets | 35.9 | 12.5 | 51.6 |

**Appendix Table A.4. Spouses' responses to questions on lack of money for basic necessities.**

| How often was your family unable to purchase: | Very often | Fairly often | Not often | Never |
|---|---|---|---|---|
| The kinds of food your family should have | 2.3 | 2.6 | 19.7 | 75.4 |
| The kinds of clothes your family should have | 2.6 | 6.5 | 23.9 | 67.0 |
| The medical care your family should have | 3.2 | 6.1 | 20.1 | 70.6 |

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Iowa State University
216 East Hall
Ames, Iowa 50011
(515) 294-8321